

Stonewater Condominiums

Architectural Review Committee

Window Replacement Submission Packet

Applicant Name:

Unit Number:

Submission Date: September 20, 2026

Project Type: Full Window Replacement — Residential Condominium Unit

Property: Stonewater Condominiums, Lakeland, FL 33803 (Polk County)

Selected Product: PGT EnergyVue® Vinyl Windows with Cardinal Clear Insulated Glass

Submitted To:

Stonewater Condominiums

Architectural Review Committee

Prepared with the assistance of Copilot AI Research Tool • September 2026

Stonewater Condominiums | ARC Window Replacement Submission | September 2026

NAVIGATION

Table of Contents

—	Cover Page	1
—	Table of Contents	2
Section 1	Project Overview	3
Section 2	Compliance Summary Table	4
Section 3	Manufacturer Specifications	5
Section 4	Florida Product Approval Details	6
Section 5	Clear Glass Confirmation	7
Section 6	Frame Color Match Documentation	8
Section 7	Contractor Requirements	9
Section 8	Installation Notes	10
Section 9	Applicant Declaration	11
Appendix A	Reference Documents List	12

SECTION 1

Project Overview

Scope of Work

This submission requests Architectural Review Committee (ARC) approval for the full replacement of all existing windows within a single residential condominium unit at Stonewater Condominiums, Lakeland, Florida 33803. The project involves the removal of all existing window units, preparation of rough openings as needed, and the installation of new PGT Industries EnergyVue® vinyl-framed, non-impact insulated glass windows. No structural modifications to the building envelope, exterior walls, or

common elements are proposed beyond what is ordinarily required to seat replacement window units in existing rough openings.

All work will be performed in strict accordance with the Florida Building Code (FBC), 2023 Edition, applicable Florida Product Approval (FPA) documentation for each window model, the City of Lakeland Building Department permitting requirements, and all Stonewater Condominiums governing documents and HOA rules and regulations.

Product Selection Rationale

The PGT EnergyVue® series was selected for this project based on the following criteria:

- **Florida Code Compliance:** Each window model in the EnergyVue® series carries a valid Florida Product Approval (FPA) number, confirming third-party engineering evaluation and acceptance by the Florida Building Commission for use in non-HVHZ jurisdictions such as Polk County, Florida.
- **Energy Efficiency:** The EnergyVue® series is ENERGY STAR® qualified and meets the requirements of Florida Building Code Chapter 13 (Energy Conservation). The Cardinal clear insulated glass units (double-pane) deliver a U-Factor as low as 0.25 (argon fill), supporting reduced cooling loads in Florida's climate.
- **Frame Color Conformance:** Windows are manufactured in white extruded vinyl as their standard, factory-applied color — matching the white window frame standard maintained throughout Stonewater Condominiums. No field painting, staining, or color alteration is proposed or required.
- **Glass Appearance:** Cardinal clear insulated glass units are optically neutral — non-tinted, non-reflective — preserving the uniform exterior appearance of the building as required by community standards.
- **Florida-Based Manufacturer:** PGT Industries is headquartered in North Venice, Florida, and has manufactured windows and doors for Florida residential and commercial applications since 1980, providing strong local warranty support and product familiarity with Florida climate conditions.

Contractor and Permitting Commitment

All installation work will be performed by a Florida State Certified or Registered contractor holding the appropriate license classification (CGC, CBC, or Window/Glass Contractor). The contractor will obtain all required building permits from the City of Lakeland Building Department prior to commencement of work. A copy of the issued permit, final inspection approval, and contractor completion certificate will be provided to the Stonewater Condominiums HOA management upon project closeout.

Stonewater Condominiums | ARC Window Replacement Submission | September 2026

SECTION 2

Compliance Summary Table

The following table summarizes the key compliance requirements applicable to this window replacement project and the status of each item as of the date of this submission.

Requirement	Status	Detail
Florida Product Approval	✓ Compliant	FL# varies by window type (see Section 4). All FPA numbers verified at floridabuilding.org .
Frame Color	✓ Compliant	White vinyl, factory extruded finish. No field painting proposed or required.
Glass Type	✓ Compliant	Cardinal clear double-pane insulated glass unit (IGU). Non-tinted, non-reflective appearance.
Impact Rating	✓ Compliant	Non-impact windows acceptable in Polk County, FL. Lakeland is NOT within the High Velocity Hurricane Zone (HVHZ). Storm shutters or panels may still be required per local ordinance; confirm with City of Lakeland.
Florida Energy Code	✓ Compliant	PGT EnergyVue® meets FBC Chapter 13 requirements. ENERGY STAR® qualified. U-Factor 0.25–0.30; SHGC ~0.41.
Licensed Contractor	☒ Required	Florida State Certified or Registered Contractor required (CGC, CBC, or Window/Glass). License information must be provided to HOA prior to work commencement.

Requirement	Status	Detail
Building Permit	☒ Required	City of Lakeland Building Department permit required before work begins. ARC approval must be obtained first.
HOA Notification	☒ Satisfied	This ARC submission packet constitutes formal written notification to Stonewater Condominiums HOA of the proposed window replacement project.

Note

Items marked **Required** must be completed after ARC approval is received and before work commences. Items marked **Compliant** reflect specifications of the selected product and project scope as submitted.

Stonewater Condominiums | ARC Window Replacement Submission | September 2026

SECTION 3

Manufacturer Specifications

PGT Industries — Company Overview

PGT Industries is a Florida-based manufacturer of windows and doors founded in 1980, with headquarters located at 1070 Technology Drive, North Venice, Florida 34275. PGT is among the largest window and door manufacturers in the southeastern United States, specializing in products engineered specifically for Florida's climate, building code requirements, and hurricane exposure conditions. The company holds numerous Florida Product Approvals across its product lines and is widely recognized in the Florida residential construction and renovation market.

Manufacturer Contact: PGT Industries • (941) 486-0100 • pgtwindows.com

EnergyVue® Product Line Description

The PGT EnergyVue® series is a non-impact vinyl window product line designed for Florida residential applications outside the High Velocity Hurricane Zone. EnergyVue® windows are constructed with multi-chamber extruded vinyl frames that provide thermal insulation and structural rigidity suited to Florida's hot, humid climate. The product line is AAMA certified and ENERGY STAR® qualified, meeting or exceeding Florida Building Code Chapter 13 (Energy Conservation) performance requirements.

EnergyVue® windows accept Cardinal clear insulated glass units (IGUs) as a standard glass option, providing double-pane performance with no tint or reflective coating appearance — ideal for communities with clear glass requirements such as Stonewater Condominiums.

Frame Specifications

Attribute	Specification
Frame Material	Extruded PVC vinyl (multi-chamber profile)
Frame Color	White — factory extruded color, UV-stable compound; no field painting required or permitted
Corner Construction	Fusion-welded corners for airtight, watertight structural integrity
Operating Hardware	Integral lift rails and tilt latches (single hung); cam locks and cranks (casement/awning); satin nickel or white finish
Weatherstripping	Pile weatherstripping for sash-to-frame seals
Screen	Fiberglass mesh insect screen included where applicable

Available Configurations — EnergyVue® Series

Model	Configuration	Description
SH-5400	Single Hung	Fixed upper sash, operable lower sash; tilts inward for cleaning; most common residential configuration
CA-5440	Casement	Side-hinged sash with crank operator; opens outward; excellent ventilation and seal performance
AW-5440	Awning	Bottom-hinged sash with crank operator; opens outward from top; suitable for ventilation in rain
PW-5440	Fixed / Picture	Non-operable fixed-lite window; maximum glass area and light transmittance; used where ventilation is not required

Warranty

- **Frame Warranty:** PGT limited lifetime warranty on vinyl frames and hardware against defects in material and workmanship.
- **Glass Seal Warranty:** 10-year warranty on insulated glass unit (IGU) seal against fogging, condensation, or failure between panes.
- Warranty is transferable to subsequent owners of the unit within the warranty period; consult PGT warranty documentation at pgtwindows.com for full terms and conditions.

Stonewater Condominiums | ARC Window Replacement Submission | September 2026

SECTION 4

Florida Product Approval Details

All window models proposed for this project have received Florida Product Approval (FPA) through the Florida Building Commission, confirming that each product has been independently evaluated and approved for use in Florida under the applicable provisions of the Florida Building Code. The table below identifies the applicable FPA number for each window model included in this project.

Model	FPA Number	Window Type	HVHZ Approved	Impact Rating
SH-5400	FL #1435	Single Hung	No — Outside HVHZ Only	Non-Impact
CA-5440	FL #330	Casement	No — Outside HVHZ Only	Non-Impact
AW-5440	FL #2329	Awning	No — Outside HVHZ Only	Non-Impact
PW-5440	FL #5012	Fixed / Picture	No — Outside HVHZ Only	Non-Impact

HVHZ Jurisdiction Note:

Lakeland, Florida (Polk County) is NOT located within the High-Velocity Hurricane Zone (HVHZ) as defined by the Florida Building Code. The HVHZ is limited to Miami-Dade and Broward Counties. Non-impact windows carrying valid Florida Product Approvals for outside-HVHZ use are code-permissible in Lakeland for standard residential window replacement applications. The applicant and contractor must confirm applicable design pressure requirements per the local wind speed map and specific FPA documentation for each model.

How to Verify Florida Product Approvals

Any party may independently verify the Florida Product Approval listings referenced in this submission by visiting the Florida Building Commission's online product approval database:

1. Navigate to floridabuilding.org
2. Select Product Approval from the main navigation menu
3. Choose Search and enter the FL# number (e.g., FL #1435) in the Application Number field
4. Review the full FPA record, including approved use conditions, design pressure ratings, and installation instructions

Applicants are encouraged to download and attach the full FPA document for each window model to this submission packet for the ARC committee's reference. See Appendix A for a complete list of recommended attachments.

Stonewater Condominiums | ARC Window Replacement Submission | September 2026

SECTION 5

Clear Glass Confirmation

Glass Selection Statement

The glass specified for all window units in this project is the **Cardinal Clear Insulated Glass Unit (IGU)**, manufactured by Cardinal Glass Industries. This glass is non-tinted and presents an optically neutral

appearance with no color cast of any kind. The term "clear" as used in this context means that the glass does not introduce any perceptible bronze, grey, blue, green, or mirrored reflective appearance when viewed from the exterior of the building. This selection directly satisfies Stonewater Condominiums' community standard requiring clear, non-tinted double-pane glass for all window replacements.

Cardinal Glass Industries — Overview

Cardinal Glass Industries is headquartered in Eden Prairie, Minnesota, and is one of the largest flat glass fabricators in North America. Cardinal supplies insulated glass units and coated glass products to window manufacturers throughout the United States, including PGT Industries. Cardinal's clear IGU is their baseline insulated unit — two lites of optically clear float glass separated by a precisely engineered spacer bar and hermetically sealed at the perimeter to prevent moisture infiltration between the panes.

Glass Unit Construction

- **Lites:** Two lites (panes) of Cardinal clear float glass
- **Spacer:** Aluminum or warm-edge Super Spacer (manufacturer option) — maintains precise air/gas space between lites
- **Seal:** Hermetically sealed perimeter with primary and secondary sealants; prevents fogging or condensation between panes
- **Gas Fill:** Air fill (standard) or argon gas fill (enhanced thermal performance option)
- **Coatings:** None applied on this glass specification — optically clear, no Low-E coating that would alter exterior appearance

Glass Performance Data

Property	Value / Description
Glass Type	Double-pane clear insulated glass unit (IGU)
Visible Light Transmittance (VLT)	~72% — clear, bright interior daylight; no perceptible tint
U-Factor (air fill)	0.30 BTU/hr·ft ² ·°F
U-Factor (argon fill)	0.25 BTU/hr·ft ² ·°F

Property	Value / Description
Solar Heat Gain Coefficient (SHGC)	~0.41
UV Transmission Block	~84% — reduces UV-related fading of interior furnishings
Tint / Coating Appearance	None — optically clear; no bronze, grey, blue, green, or reflective appearance
Florida Energy Code	Meets FBC Chapter 13 requirements for residential fenestration in Climate Zone 2 (Lakeland, FL)

Community Standard Compliance Confirmation This glass selection — Cardinal clear double-pane IGU — meets Stonewater Condominiums' requirement for clear, non-tinted, double-pane insulated glass in all replacement window units. No tinted, reflective, Low-E, or specialty coated glass is proposed in this submission.
--

Stonewater Condominiums | ARC Window Replacement Submission | September 2026

SECTION 6

Frame Color Match Documentation

Color Specification

The frame color for all proposed replacement window units is **WHITE** — factory extruded vinyl, applied during the manufacturing process as an integral component of the vinyl extrusion compound. This is not a painted, wrapped, or field-applied color. The white color is inherent to the vinyl material as produced by the manufacturer.

Attribute	Detail
Frame Color	White

Attribute	Detail
Color Application Method	Factory extruded — integral to vinyl material; not painted, wrapped, or field-applied
Field Painting Proposed	No — none proposed, none permitted
Color Alteration Proposed	No — no staining, tinting, or color modification of any kind
Color Stability	UV-stable compounds in the vinyl extrusion maintain color integrity without repainting over the product's lifetime
Community Standard Match	White vinyl is the standard window frame color for Stonewater Condominiums per community guidelines

Conformance Statement

The selected PGT EnergyVue® windows are manufactured in white vinyl as their standard, factory-applied color. No color deviation from white is proposed or requested in this submission. The installed window frames will present a uniform white appearance consistent with all other window frames within the Stonewater Condominiums community.

Vinyl frames are inherently low-maintenance with respect to color. Unlike painted aluminum or wood frames, the white color of extruded vinyl does not require periodic repainting to maintain its appearance. The UV-stabilizing compounds incorporated into the extrusion compound are designed to resist color fading or yellowing under Florida's intense ultraviolet exposure conditions, providing long-term color conformance without ongoing maintenance.

Note to ARC Committee:

No color variance or deviation request is included in this submission. The white factory vinyl frame is the standard EnergyVue® color as manufactured. No approval of a color exception is required or sought.

Contractor Requirements

Licensing Requirements

All window installation work at Stonewater Condominiums must be performed by a Florida State Certified or Registered contractor holding a license appropriate for window replacement work. The following license classifications are acceptable:

- **Certified General Contractor (CGC)** — issued by the Florida Department of Business and Professional Regulation (DBPR)
- **Certified Building Contractor (CBC)** — issued by the Florida DBPR
- **Certified Window and Glass Contractor** — issued by the Florida DBPR or a Registered equivalent under local jurisdiction approval

The contractor's license must be active and in good standing at the time of permit application and throughout the duration of the project. License verification is available through the Florida DBPR online license verification portal.

Permitting

The selected contractor is responsible for obtaining all required building permits from the **City of Lakeland Building Department** prior to commencement of any installation work. ARC approval from Stonewater Condominiums must be obtained before the permit application is submitted. The permit card must be posted at or near the unit during active construction as required by the City of Lakeland.

Insurance Requirements

The contractor must provide a current Certificate of Insurance (COI) prior to beginning work, naming **Stonewater Condominiums Homeowners Association** as an additional insured. Minimum coverage requirements should be confirmed with HOA management or the community's property manager. Typical minimum requirements include:

- **General Liability Insurance:** \$1,000,000 per occurrence / \$2,000,000 aggregate (confirm with HOA)

- Workers' Compensation Insurance: As required by Florida Statute Chapter 440

Work Hours and Community Rules

All work must be performed during hours approved by Stonewater Condominiums HOA. Typical approved hours are Monday through Friday, 8:00 AM to 5:00 PM. Applicant must confirm current approved work hours with HOA management before scheduling contractor work. No weekend or holiday work without prior written HOA approval.

Project Closeout Documentation

Upon completion of installation, the contractor must provide the following to the unit owner for submission to HOA management:

- Copy of the issued building permit
- City of Lakeland final inspection approval / Certificate of Completion
- Contractor-signed installation completion certificate

Selected Contractor Information

To be completed by applicant prior to submission:

Field	Information
Contractor Company Name	
Florida License Number	
Phone	
Email Address	

Installation Notes

Scope of Installation Work

The installation scope consists of the removal of all existing window units from the subject condominium unit, preparation of rough openings as necessary to receive the new PGT EnergyVue® windows, and installation of all replacement window units per the manufacturer's published installation instructions and applicable Florida Product Approval (FPA) documentation. Installation must be performed by or under the direct supervision of the licensed contractor identified in Section 7.

Flashing and Weather Sealing

All new window units must be flashed and sealed in strict accordance with Florida Building Code requirements and the applicable FPA installation instructions. Exterior sealant applied at the perimeter of each window unit shall be a paintable, non-corrosive, UV-stable silicone or siliconized latex sealant in white, matching the color of the window frames and existing exterior trim. No exposed bare foam backer rod or unsealed gaps are permitted at the exterior perimeter of any installed window unit.

Structural Modifications

No structural modifications to rough openings, exterior walls, or common building elements are anticipated by this project. If field conditions reveal that structural modifications to any rough opening are necessary (e.g., header repair, rough opening resizing), a review by a Florida Licensed Professional Engineer (PE) must be obtained before proceeding with such modifications. Any structural work affecting common elements of the building requires separate HOA approval.

Interior Trim and Finish

Interior window trim, drywall returns, and finish work disturbed during window removal or installation shall be repaired, replaced, or patched to match the existing interior finish of the unit. All interior finish work is the responsibility of the unit owner's contractor. The HOA is not responsible for interior finish restoration.

Debris Removal

All removed window units, packaging materials, and job-site debris must be removed from all common areas, hallways, breezeways, and common-element spaces at the end of each work day. No debris may be left in dumpsters designated for resident use without prior HOA approval. Contractor is responsible for arranging appropriate dumpster or haul-away services.

Neighbor Notification and Disruption

The unit owner must notify adjacent unit owners of planned window installation work in advance, per Stonewater Condominiums HOA rules. Estimated installation time per window unit is approximately 1 to 2 hours depending on window size and condition of the rough opening. Total project duration will vary based on the number of windows being replaced.

Inspections

A City of Lakeland Building Department inspection is required upon completion of all window installations. The permit card must be posted at or near the unit entrance during active work. The unit owner and contractor are responsible for scheduling and passing all required inspections before the permit is closed.

Final Documentation to HOA

Upon project completion, the following documents must be submitted to Stonewater Condominiums HOA management:

- Copy of the issued City of Lakeland building permit
- City of Lakeland final inspection approval or Certificate of Completion
- Contractor-signed installation completion certificate

Important Reminder

Work may NOT begin until: (1) ARC approval has been received in writing from Stonewater Condominiums, and (2) a City of Lakeland building permit has been issued. Commencement of work without these approvals may result in violations, fines, or required removal of installed windows at the owner's expense.

SECTION 9

Applicant Declaration

I, the undersigned owner and/or authorized resident of Unit _____ at Stonewater Condominiums, Lakeland, Florida 33803, hereby submit this Architectural Review Committee (ARC) Submission Packet for the proposed full window replacement project described herein, and declare the following:

5. I have reviewed all sections of this submission packet and confirm that the information provided is accurate and complete to the best of my knowledge.
6. I agree to comply with all Stonewater Condominiums governing documents, Declaration of Condominium, HOA Rules and Regulations, and Architectural Review Committee guidelines, as applicable to this project.
7. I understand that ARC approval authorizes the proposed modifications described in this packet only and does not constitute approval of any additional or unapproved modifications to the unit or common elements.
8. I understand that ARC approval does not substitute for, and does not fulfill, the requirements to obtain a City of Lakeland building permit and to engage a Florida State Certified or Registered, licensed contractor.
9. I agree to ensure that all work is performed during HOA-approved hours, that common areas are kept clean and clear during the project, and that all required final documentation is provided to HOA management upon project completion.
10. I acknowledge that failure to comply with any of the foregoing requirements may result in the rescission of ARC approval, monetary fines, or an obligation to restore the unit to its prior condition at my expense.

Signature: _____ Date: _____

Print Name: _____

Unit: _____

APPENDIX A

Reference Documents List

The following documents should be printed, downloaded, or otherwise obtained and attached to this submission packet prior to delivering it to Stonewater Condominiums HOA management for ARC review. Where documents are available online, the source is indicated. Submitting a complete packet with all supporting attachments will expedite the ARC review process.

#	Document	Source/Notes
1	PGT EnergyVue® Product Specification Sheet	Available at pgtwindows.com — search for EnergyVue® product line; download PDF spec sheet for each applicable model (SH-5400, CA-5440, AW-5440, PW-5440)
2	Florida Product Approval Documents — SH-5400 (FL #1435)	Download from floridabuilding.org > Product Approval > Search FL #1435; download full FPA record including installation instructions
3	Florida Product Approval Documents — CA-5440 (FL #330)	Download from floridabuilding.org > Product Approval > Search FL #330
4	Florida Product Approval Documents — AW-5440 (FL #2329)	Download from floridabuilding.org > Product Approval > Search FL #2329
5	Florida Product Approval Documents — PW-5440 (FL #5012)	Download from floridabuilding.org > Product Approval > Search FL #5012
6	Cardinal Glass Clear IGU Specification Sheet	Available from PGT Industries or directly from Cardinal Glass Industries. Request from your window contractor or PGT sales representative.
7	Contractor's Florida License Copy	Printout from myfloridalicense.com (Florida DBPR license verification) or contractor-provided copy. Must show active license status.

#	Document	Source / Notes
8	Contractor's Certificate of Insurance (COI)	Provided by contractor's insurance carrier. Must name Stonewater Condominiums HOA as additional insured. Confirm coverage requirements with HOA management.
9	Completed ARC Application Form	Obtain from Stonewater Condominiums HOA management or property management company. Complete and sign before submitting this packet.
10	Building Permit Application	City of Lakeland Building Department — to be submitted after ARC approval is received. Do not submit permit application until written ARC approval is in hand.

Submission Checklist

Before delivering this packet to HOA management, confirm the following are included:

- This completed ARC Submission Packet (all 9 sections + Appendix A)
- Completed ARC Application Form (from HOA)
- PGT EnergyVue® specification sheets for applicable models
- Florida Product Approval documents for each window type
- Cardinal Glass IGI specification sheet
- Contractor's Florida license copy
- Contractor's Certificate of Insurance naming HOA as additional insured

This submission packet was prepared with the assistance of Copilot AI Research Tool on behalf of the applicant for the purpose of facilitating an ARC submission to Stonewater Condominiums. All product specifications, Florida Product Approval numbers, and code references should be independently verified by the applicant and the licensed contractor prior to submission and prior to commencement of work. This document does not constitute legal, engineering, or contractor advice.